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Press Release

November 22, 2006

FOR IMMEDIATE RELEASE

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304-558-2021

Attorney General warns consumers to be watchful during upcoming holiday season

Charleston, W.Va. – West Virginia Attorney General Darrell McGraw discussed consumer protection issues today related to the upcoming holiday season. McGraw and attorneys from the Consumer Protection Division, made comments in Taylor Books, a locally owned bookstore, coffee shop and art gallery.

“This Friday marks the beginning of the holiday shopping season. Unfortunately, the shopping season is also prime time for consumers to get ripped off,” McGraw said. “So many people are shopping, both in person and over the internet, and it’s easier for crooks to take advantage of them.”

“We are here today to remind consumers of some simple ways they can protect themselves so nobody steals their holiday cheer.” McGraw continued, “I want to remind consumers to be vigilant and watchful this holiday season to prevent them from becoming victims of credit fraud.”

McGraw went on to say the top complaint to the Attorney General’s Consumer Protection division for the past several years has been issues involving credit cards. Many of the complaints have been related to fraud. Others have involved other issues, such as credit card companies raising interest rates or charging hidden fees to their customers.

McGraw also detailed some simple steps both consumers and businesses can take to protect their personal and credit information. For consumers, he recommended:

- Before heading out to shop, make sure you have your credit card information written down or photocopied and stored in a safe place. In the event your card is stolen or lost, this information will be needed.
- Keep watch of personal items and don’t leave credit cards or receipts lying around.
- Save receipts to compare with billing statements.
- Sign cards as soon as they arrive.
- Know spending limits and interest rates.

For businesses, McGraw recommended:

- Ask for picture I.D. on all credit card purchases.
- Report any employees who you suspect of participating in any fraudulent activity.
- Keep personal information about customers in a secure place.
- Print out the consumer-education flyer available on the Attorney General's website and post it by cash registers.

"I encourage consumers to visit our website at www.wvago.us to find out more information about how to protect yourself from credit fraud, along with other information about consumer protection," McGraw said.

"So, don't let anyone steal your holiday cheer. Make sure your family has a happy holiday. Don't let it be ruined by credit fraud or theft. Protect yourself and your assets. Keep a watch on your credit."

McGraw closed saying, "And, in the event that you suspect you have been the victim of credit card fraud, don't hesitate to call out toll-free Consumer Protection Hotline. Hopefully, you won't need to. Thank you and have a happy Thanksgiving."

McGraw has been a strong advocate for tougher legislation to protect consumers from fraudulent and unfair practices by credit card companies. Over the past several years, he has asked the legislature to restrict credit card companies from marketing to students on college campuses. McGraw also asked for legislation requiring companies to inform customers of potential security breaches involving their personal information.



Holiday Credit Tips: <http://www.wvago.us/holidaycredit.pdf>

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